

**Fill in this information to identify the case:**

Debtor 1 John Clair Mellott

Debtor 2 Rebecca Arnell-Mellott  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 15-31823-dof

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Further Opportunity, LLC.Court claim no. (if known): 10-1Last 4 digits of any number you use to  
identify the debtor's account: 1 0 5 2Date of payment change:  
Must be at least 21 days after date  
of this notice 03/01/2019New total payment: \$ 473.68  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 144.52 New escrow payment: \$ 149.10**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**John Clair Mellott**

First Name Middle Name Last Name

Case number (if known) **15-31823-dof**

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date **01/29/2019**

Print:

**Molly Slutsky Simons**

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

**Sottile & Barile, Attorneys at Law**

Address

**P.O. Box 476**

Number Street

**Loveland**

City

**OH**

State

**45140**

ZIP Code

Contact phone

**513-444-4100**

Email **bankruptcy@sottileandbarile.com**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
FLINT DIVISION**

In Re:

Case No. 15-31823-dof

John Clair Mellott  
Rebecca Arnell-Mellott

Chapter 13

Debtors.

Judge Daniel S. Opperman

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**PROOF OF SERVICE**

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The undersigned does hereby certify that a copy of the Notice of Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on January 29, 2019 to the following:

John Clair Mellott, Debtor  
2706 Brown St.  
Flint, MI 48503

Rebecca Arnell-Mellott, Debtor  
2706 Brown St.  
Flint, MI 48503

Douglas P. Chimenti, Debtors' Counsel  
gigassocattorney@gmail.com

Paul B. Gigliotti, Debtors' Counsel  
ecfgigliotti@gmail.com

Nicholas R. Glaeser, Debtors' Counsel  
gigliottiattorney@gmail.com

Carl Bekofske, Trustee  
ecf@flint13.com

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)

Sottile & Barile, Attorneys at Law

P.O. Box 476

Loveland, OH 45140

Phone: 513.444.4100

Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)

Attorney for Creditor



# FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: [www.trustfci.com](http://www.trustfci.com) NMLS #4920, BRE #01022780

## Annual Escrow Disclosure Statement

**Borrower :** JOHN C MELLOTT  
2706 BROWN ST  
FLINT, MI 48503

**Present Loan  
Information :**

**Property Address :** 2706 BROWN ST  
FLINT, MI 48503

Account Number	[REDACTED]
Paid To Date	10/01/2018
Principal balance	\$40,121.16
Note Rate	7.375%
Regular Payment	\$324.58
Escrow Payment	\$144.52
Suspense Payment	\$0.00
Other Payments	\$0.00
Suspense Balance	\$309.89
Escrow Balance	\$1,493.57
Unpaid Interest	\$0.00
Unpaid Charges	\$0.00

Dear JOHN C MELLOTT :

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly installment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from March 2018 through February 2019. Payments are shown in the month received which may not necessarily be the month due. **The Statement assumes timely receipt of payments and scheduled disbursements through February 28, 2020.**

**Surplus:** A Surplus is the amount by which a current impound/escrow balance exceeds the target balance for the 12-month period for the impound/escrow account. Refunds due to Surplus will be mailed within 30 days. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local County Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

**Shortage:** A Shortage means that an amount by which a current impound/escrow account balance falls short of the target balance at the time of the impound/escrow analysis. Some reasons for the shortage include deficiency of total payments received and increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment is the amount listed in the top portion of your Statement. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

**Deficiency:** A Deficiency is the amount of a negative balance in an impound/escrow account which occurs due to the Servicer advancing funds to pay the impound/escrow item.

**Target Balance:** A Target Balance means the estimated month-end balance in an impound/escrow account that is just sufficient to cover the remaining disbursements from the impound/escrow account for the remainder of the 12 month period that are required to cover annual taxes, insurance, or other escrow/impound items.

Please take the time to review the Statement prior to the changes taking place. Changes to your monthly installment, as indicated in your Statement, will be reflected on your March, 2019 billing statement. If you are using an automatic payment provider, please notify them of the change in payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Standard Time or visit our website [www.trustfci.com](http://www.trustfci.com) at anytime. When calling, please reference your loan number, so that we may better serve you.

Regards,

Customer Care Department  
FCI Lender Services, Inc.

Statement Date: 01-02-2019

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FCI Lender Services, Inc. \* PO BOX 27370 \* Anaheim \* CA 92809-0112 \* NMLS#4920 \* BRE 01022780 \* [www.trustfci.com](http://www.trustfci.com)



# FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: [www.trustfci.com](http://www.trustfci.com) NMLS #4920, BRE #01022780

## Annual Escrow Disclosure Statement

SUMMARY	
Total Projected Payments from Escrow	\$1,789.17
Divide by # of Months in Statement Period	12
Equals Monthly Projected Payments to Escrow	\$149.10
Target Balance = Projected Pymt to Escrow + 2 extra month cushion	\$2,087.40
Starting Projected Balance (+)	\$2,071.65
Starting Required Balance (-)	\$1,147.28
Delinquency Vouchers (-)	\$0.00
Your account is showing a surplus (see letter for more information regarding surplus)	\$924.37
P&I:	\$324.58
New Escrow:	\$149.10
New Payment:	\$473.68

NEW PAYMENT INFORMATION AS OF 3/1/2019	
Principal & Interest	\$324.58
Escrow Payment	\$149.10
Shortage	\$0.00
Surplus	\$0.00
Deficiency	\$0.00
Suspense Payment	\$0.00
Others	\$0.00
Payment Amount	\$473.68
New Payment Date	03/01/2019

**IMPORTANT NOTE:** It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR						
Month - Year	To Escrow	Shortage	From Escrow	Description	Escrow Balance	
					Projected	Required
				Required Deposit	\$2,071.65	\$1,147.28
March-2019	\$149.10	\$0.00	\$0.00		\$2,220.75	\$1,296.38
April-2019	\$149.10	\$0.00	\$0.00		\$2,369.85	\$1,445.48
May-2019	\$149.10	\$0.00	\$0.00		\$2,518.95	\$1,594.58
June-2019	\$149.10	\$0.00	\$0.00		\$2,668.05	\$1,743.68
July-2019	\$149.10	\$0.00	\$568.14	City of Flint Tax Collector	\$2,249.01	\$1,324.64
August-2019	\$149.10	\$0.00	\$1,175.54	Auto-Owners Insurance	\$1,222.57	\$298.20 *
September-2019	\$149.10	\$0.00	\$0.00		\$1,371.67	\$447.30
October-2019	\$149.10	\$0.00	\$0.00		\$1,520.77	\$596.40
November-2019	\$149.10	\$0.00	\$0.00		\$1,669.87	\$745.50
December-2019	\$149.10	\$0.00	\$45.49	City of Flint Tax Collector	\$1,773.48	\$849.11
January-2020	\$149.10	\$0.00	\$0.00		\$1,922.58	\$998.21
February-2020	\$149.10	\$0.00	\$0.00		\$2,071.68	\$1,147.31
<b>Total :</b>	<b>\$1,789.20</b>	<b>\$0.00</b>	<b>\$1,789.17</b>			

\* This is your Low Point. The Low Point is zero plus the allowed reserve as guided by the Real Estate Settlement and Procedure Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP,PMI) unless State Law specifies a lower amount.

The following statement of activity in your escrow account from **March 2018** To **February 2019** displays actual activity as it occurred in your escrow account during that period.

PRIOR YEAR ESCROW PAYMENT ACTIVITY March 2018 - February 2019				
Month - Year	Payments To Escrow	Payments From Escrow	Description	Balance
March-2018	\$0.00	\$0.00		\$1,837.54
April-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$1,982.06
May-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$2,126.58
May-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$2,271.10
June-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$2,415.62
July-2018	\$0.00	\$568.14	City of Flint Tax Collector	\$1,847.48
July-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$1,992.00
July-2018	\$0.00	\$1,175.54	Auto-Owners Insurance	\$816.46
August-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$960.98
September-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$1,105.50
October-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$1,250.02
November-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$1,394.54
December-2018	\$144.52	\$0.00	JOHN C MELLOTT	\$1,539.06
January-2019	\$0.00	\$45.49	City of Flint Tax Collector	\$1,493.57
February-2019	\$0.00	\$0.00		\$1,493.57
<b>Total :</b>	<b>\$1,445.20</b>	<b>\$1,789.17</b>		

***Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt.  
Any information obtained will be used in furtherance of that purpose.***

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Statement Date: 01-02-2019